



FLORENCE, SC 29501-1109

APRIL 26, 2011

ENCINO, CALIFORNIA 91436-1548

Mortgage Modification: Trial Plan Agreement

Account:

Property Address:

ENCINO, CALIFORNIA 91436

Dear (

You have been approved for a Mortgage Modification from . Now, it's time to take the next step in achieving long-term affordability for your home – beginning your Trial Period Plan, explained below.

Your Trial Period Plan (TPP) payment schedule is shown in the table. Make these payments instead of your regular monthly payment (there's a chance you could receive a monthly statement with the old payment amount). **By making the first trial payment, you are accepting the terms of this TPP, including the Additional Terms and Conditions set forth below.**

TPP Amount	TPP Due Date
\$ 4,462.68	06/01/2011
\$ 4,462.68	07/01/2011
\$ 4,462.68	08/01/2011

If your first payment is not received at the address below by June 01, 2011, the TPP will not be valid. Collection and/or foreclosure action may commence or continue. Your first payment must be made using one of the payment coupons enclosed, payable to (PAYMENT PROCESSING and mailed to:

PHOENIX AZ 85062-8148

Be sure to write your account number on your check. We recommend you send your payment via certified mail for delivery confirmation. If you submitted two or more NSF (non-sufficient funds) checks within the past six months, certified checks are required for your TPP payments.

If you have any questions, please contact us at the number provided below.

Sincerely,

Homeowner Assistance Department
 (800) 848-9380
 (800) 841-1743 TDD Number

See the Important Information.

